

**Information to identify the case:**

Debtor 1

Brittany L Johnson

Social Security number or ITIN xxx-xx-7492

EIN ---

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN ---

United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA

Case number: **24-20760-CMB**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brittany L Johnson  
aka Brittany Johnson-Houston, fka Brittany L  
Houser

2/21/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brittany L Johnson  
Debtor

Case No. 24-20760-CMB  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Feb 21, 2025

Form ID: 318

Total Noticed: 40

The following symbols are used throughout this certificate:

| Symbol | Definition   |
|--------|--|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.   |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 23, 2025:

| Recip ID | Recipient Name and Address   |
|----------|--|
| db       | + Brittany L Johnson, 213 Veronica Drive, Pittsburgh, PA 15235-4252  |
| cr       | + Office of Attorney General, Department of Revenue, Lauren A. Michaels, 1251 Waterfront Place, Mezzanine Level, Pittsburgh, PA 15222 UNITED STATES 15222-4227 |
| 15701005 | PA Department of Revenue, Bureau of Compliance, Lien Section, PO Box 280948, Harrisburg, PA 17128-0948   |
| 15701006 | + Robert P. Vincler, Esq., 114 Smithfield Street, Pittsburgh, PA 15222-2248  |
| 15701007 | + Samuels and Son Seafood Co, 317 Meade Street, Pittsburgh, PA 15221-2131  |

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                            | Date/Time            | Recipient Name and Address   |
|----------|---|----------------------|--|
| tr       | + EDI: BRCCRAWFORD.COM                                | Feb 22 2025 05:25:00 | Rosemary C. Crawford, Crawford McDonald, LLC., P.O. Box 355, Allison Park, PA 15101-0355   |
| smg      | EDI: PENNDEPTREV                                      | Feb 22 2025 05:25:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  |
| smg      | Email/Text: RVSVCBICNOTICE1@state.pa.us               | Feb 22 2025 00:36:00 | Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  |
| cr       | + Email/Text: ebnjts@grblaw.com                       | Feb 22 2025 00:35:00 | County Of Allegheny, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753                         |
| cr       | + Email/Text: jdryer@bernsteinlaw.com                 | Feb 22 2025 00:35:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 601 Grant Street, 9th Floor, Pittsburgh, PA 15219-4430  |
| cr       | Email/PDF: resurgentbknofications@resurgent.com       | Feb 22 2025 01:37:13 | LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587  |
| cr       | + Email/Text: ecfbnc@aldridgepite.com                 | Feb 22 2025 00:36:00 | Nationstar Mortgage LLC, ALDRIDGE PITE, LLP, 3333 Camino del Rio South, Suite 225, San Diego, CA 92108-3808  |
| cr       | + Email/Text: jlc@mbm-law.net                         | Feb 22 2025 00:36:00 | Penn Hills School District and Municipality of Pen, Tax Division, c/o Maiello, Brungo & Maiello, LLP, Foxpointe II, 100 Purity Rd, Ste. 3, Pittsburgh, PA 15235-4441 |
| cr       | + Email/Text: ebnpeoples@grblaw.com                   | Feb 22 2025 00:35:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219, UNITED STATES 15219-1753           |
| 15706209 | + Email/Text: enotifications@santanderconsumerusa.com | Feb 22 2025 00:36:00 | CHRYSLER CAPITAL, P.O. BOX 961275, FORT WORTH, TX 76161-0275   |

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|----------|---|----------------------|---|
| 15700998 | Email/Text: cfcbackoffice@contfinco.com           | Feb 22 2025 00:36:00 | Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808  |
| 15700995 | + EDI: CAPITALONE.COM                             | Feb 22 2025 05:25:00 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15700995 | + Email/PDF: AIS.cocard.ebn@aisinfo.com           | Feb 22 2025 01:21:36 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15700996 | + EDI: CAPITALONE.COM                             | Feb 22 2025 05:25:00 | Capital One/SaksFirst, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15700996 | + Email/PDF: AIS.cocard.ebn@aisinfo.com           | Feb 22 2025 02:16:22 | Capital One/SaksFirst, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  |
| 15700997 | + EDI: JPMORGANCHASE                              | Feb 22 2025 05:25:00 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298  |
| 15700997 | + Email/PDF: ais.chase.ebn@aisinfo.com            | Feb 22 2025 01:22:30 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850-5298  |
| 15704345 | + Email/Text: ebnjts@grblaw.com                   | Feb 22 2025 00:35:00 | County of Allegheny, GRB Law, c/o Joseph J. Perotti, Jr., Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753      |
| 15708272 | EDI: DISCOVER                                     | Feb 22 2025 05:25:00 | Discover Bank, P.O. Box 3025, New Albany, OH 43054-3025   |
| 15700999 | + EDI: DISCOVER                                   | Feb 22 2025 05:25:00 | Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025  |
| 15701000 | + EDI: PHINGENESIS                                | Feb 22 2025 05:25:00 | Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401   |
| 15701002 | ^ MEBN  | Feb 22 2025 00:21:59 | KML Law Group, P.C., Suite 5000, BNY Mellon Independence Center, 701 Market Street, Philadelphia, PA 19106-1541                       |
| 15701001 | + Email/Text: bankruptcy@kikoff.com               | Feb 22 2025 00:35:00 | Kikoff Lending Llc, Attn: Bankruptcy, 75 Broadway Suite 226, San Francisco, CA 94111-1458   |
| 15703021 | Email/PDF: resurgentbknotifications@resurgent.com | Feb 22 2025 01:21:34 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  |
| 15712033 | Email/PDF: MerrickBKNotifications@Resurgent.com   | Feb 22 2025 01:21:28 | MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368   |
| 15701003 | + Email/PDF: MerrickBKNotifications@Resurgent.com | Feb 22 2025 01:22:31 | Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001   |
| 15701004 | + Email/Text: nsm_bk_notices@mrcooper.com         | Feb 22 2025 00:35:00 | Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098   |
| 15714785 | + Email/Text: jlc@mbm-law.net                     | Feb 22 2025 00:36:00 | Penn Hills Municipality, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Ste. 3, Pittsburgh, PA 15235-4441                        |
| 15714784 | + Email/Text: jlc@mbm-law.net                     | Feb 22 2025 00:36:00 | Penn Hills School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Ste. 3, Pittsburgh, PA 15235-4441                     |
| 15704524 | EDI: PENNDEPTREV                                  | Feb 22 2025 05:25:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946                                      |
| 15704524 | Email/Text: RVSVCBICNOTICE1@state.pa.us           | Feb 22 2025 00:36:00 | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946                                      |
| 15710524 | + Email/Text: ebnpeoples@grblaw.com               | Feb 22 2025 00:35:00 | Peoples Natural Gas Company LLC, GRB Law, c/o Jeffrey R. Hunt, Esquire, 525 William Penn Place, Suite 3110, Pittsburgh, PA 15219-1753 |
| 15806561 | EDI: Q3G.COM                                      | Feb 22 2025 05:25:00 | Quantum3 Group LLC as agent for, Concora  |

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User: auto

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|-----------|---|----------------------|---|
| 15701010  | Email/Text: bankruptcy@self.inc                       | Feb 22 2025 00:36:00 | Credit Inc., PO Box 788, Kirkland, WA 98083-0788<br>Self Financial Inc., Attn: Bankruptcy, 515 Congress Ave #2200, Austin, TX 78701   |
| 15701009  | Email/Text: bankruptcy@self.inc                       | Feb 22 2025 00:36:00 | Self Financial Inc., Attn: Bankruptcy, 515 Congress Ave, Ste 1550, Austin, TX 78701   |
| 15701008  | + Email/Text: enotifications@santanderconsumerusa.com | Feb 22 2025 00:36:00 | Santander Consumer Usa, Attn: Bankruptcy, Po Box 961211, Fort Worth, TX 76161-0211  |
| 15807657  | + Email/Text: nsm_bk_notices@mrcooper.com             | Feb 22 2025 00:35:00 | THE BANK OF NEW YORK MELLON, at. el, c/o Nationstar Mortgage LLC, Attn: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9096 |
| 15712072  | Email/Text: EDBKNotices@ecmc.org                      | Feb 22 2025 00:35:00 | U.S. Department of Education, PO BOX 16448, St. Paul, MN, 55116-0448  |
| 15808859  | ^ MEBN  | Feb 22 2025 00:22:07 | Veripro Solutions Inc., PO Box 3572, Coppell TX 75019-5538  |
| 15719624  | + Email/PDF: resurgentbknotifications@resurgent.com   | Feb 22 2025 01:36:35 | Westlake Services LLC c/o, Resurgent Capital Services, PO Box 3427, Greenville, SC 29602-3427   |
| TOTAL: 40 |   |                      |   |

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW   |
| smg      | *             | Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946 |
| 15704857 | *             | Pennsylvania Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg PA 17128-0946    |

TOTAL: 1 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 23, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2025 at the address(es) listed below:

| Name               | Email Address   |
|--------------------|---|
| Brent J. Lemon     | on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2005-B blemon@kmlawgroup.com, lemondropper75@hotmail.com |
| Brian J. Bleasdale | on behalf of Debtor Brittany L Johnson bleasdb@yahoo.com  |

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Denise Carlon

on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2005-B dcarlon@kmlawgroup.com

Jeffrey Hunt

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Jennifer L. Cerce

on behalf of Creditor Penn Hills School District and Municipality of Penn Hills jlc@mbm-law.net

Joseph James Perotti, Jr

on behalf of Creditor County Of Allegheny rmonti@grblaw.com KNicely@grblaw.com;rmonti@grblaw.com

Keri P. Ebeck

on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com  
btemple@bernsteinlaw.com;aepiscopo@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com

Lauren Michaels

on behalf of Creditor Office of Attorney General Department of Revenue lmichaels@attorneygeneral.gov

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Rosemary C. Crawford

crawfordmcdonald@aol.com PA68@ecfcbis.com

TOTAL: 10